

In the Matter of	)	No. G2000-21
	)	
The Financial Examination of	)	FINDINGS, CONCLUSIONS,
<b>PROGRESSIVE NORTHWESTERN</b>	)	AND ORDER ADOPTING REPORT
<b>INSURANCE COMPANY</b>	)	

A Domestic Insurer. \_\_\_\_\_

### BACKGROUND

An examination of the financial condition of **PROGRESSIVE NORTHWESTERN INSURANCE COMPANY** (the Company) as of December 31, 1997, was conducted by examiners of the Washington State Office of the Insurance Commissioner (OIC). The Company holds a Washington certificate of authority as a stock insurer. This examination was conducted in compliance with the laws and regulations of the state of Washington and in accordance with the procedures promulgated by the National Association of Insurance Commissioners and the OIC.

The examination report with the findings, instructions and comments and recommendations was transmitted to the Company for its comments on March 7, 2000. As of the date of this order, the Company has not provided comments.

The Commissioner or a designee has considered the report, the relevant portions of the examiners' work papers, and submissions by the Company.

Subject to the right of the Company to demand a hearing pursuant to Chapters 48.04 and 34.05 RCW, the Commissioner adopts the following findings, conclusions, and order.

### FINDINGS

Findings in Examination Report. The Commissioner adopts as findings the findings of the examiners as contained in pages 2 through 24 of the report.

## **CONCLUSIONS**

It is appropriate and in accordance with law to adopt the attached examination report as the final report of the financial examination of **PROGRESSIVE NORTHWESTERN INSURANCE COMPANY**.

## **ORDER**

The examination report as filed, attached hereto as Exhibit A, and incorporated by reference, is hereby ADOPTED as the final examination report.

ENTERED at Lacey, Washington, this 17th day of April, 2000.

DEBORAH SENN  
Insurance Commissioner

By:

JAMES T. ODIORNE, CPA, JD  
Deputy Insurance Commissioner  
Company Supervision Division